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NEWS IN THIS ISSUE

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SBA offices are located in all 50 states, the
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Your Rights to Regulatory Fairness:
1-800-REG-FAIR

All SBA programs and services are provided to
the public on a non-discriminatory basis.

New Health Care Tools Can Help Small Businesses Compete for Quality Employees

The SBA knows that affordable ways to provide health care coverage for employees of small businesses, and for themselves, is very high on the agenda as a small business owner's concern for their future business health. We learned this as Administrator Hector V. Barreto conducted a series of eleven roundtables with small business owners in the last year across the United States. Health care coverage ranked as the number two concern, and for good reason. Small business owners invest time and money training employees only to have them leave for better health care benefits at a large company. This is no trivial matter if you're trying to run a business. National polls indicate small businesses really do want to provide health coverage; not only for themselves, but for their employees.

That said, I want to talk about two provisions – one that has become already became law when Medicare was reformed last year but small business owners may not yet know about; and one that passed the U.S. House of Representatives in June of 2003 and has been referred to the U.S. Senate.

The first are Health Savings Accounts, known as HSAs. These may be set up for your small business by the business or outside entities that sell the service. They are designed to be used in tandem with higher-deductible health plans, resulting in dramatic premium savings and making them easier for small businesses to purchase.

An HSA is basically a tax –free savings account, similar to an IRA, and is employee controlled. It can be used for routine medical expenses beyond a high-deductible policy. It is portable, designed to move with the worker. Individuals, their employers, or both can contribute funds to the account. HSAs, as pre-tax dollars, are estimated to save their owners – the employees – 10 to 35 percent on out of pocket health care expenses; furthermore, participants can spend money on health care services when they want – even into their retirement years.

Association Health Plans (AHPs), pending in Congress, would allow small businesses to band together through trade and professional associations to purchase affordable health packages as groups. The groups would be able to take advantage of the economies of scale, bargaining power and administrative efficiencies – all of which reduce the cost of carrying a health plan within a company.

The Senate has yet to act on the House-passed AHP legislation, which complies with the other federal laws prohibiting the group plans from excluding high-risk individuals or employers with high claims expenses and whose carriers would be certified by the U.S. Department of Labor as meeting their health care provider standards.

Both health care tools offer the small business owner a chance to compete for the best employees as a responsible employer and also to cover their own family health costs.

Sam Jones
Regional Administrator, SBA

From the New Iowa (Des Moines) District Director Joe Folsom



It has been just a month since I joined the Iowa SBA staff and left USDA Rural Development in Minnesota. I am excited for the opportunity to serve you and the small businesses in Iowa as we build upon the work of the previous District Directors, Cheryl Eftink and Jim Thomson.

I thank John Langin for his leadership through the change in District Directors, his help in the melding of the Cedar Rapids and Des Moines District Offices, his commitment to the "New SBA" initiative and the valuable insight he provides. We are excited about the recent launch of our E-Tran program to provide our lending partners the opportunity to submit loan applications to the SBA electronically and receive an instant assignment of an SBA number for qualifying loans.

A new national 7(a) Lender's guide has been developed and is now available on our web site at www.sba.gov/banking/. Anyone interested in training on any of our programs are invited to contact our staff. We are willing to train one-on-one or in groups, either on site at other office locations.

Through the end of May, 7(a) loan activity has reached 475 loans approved – 32% ahead of last year at this time but still 13% short of where we should be for the goal set for us. In the 504 loan program activity is 54% ahead of this time last year. We are grateful and proud of the work done to serve small businesses in your communities.

And the New Eastern Missouri (St. Louis) District Director Maurice "Moe" Dube'



Joe and I reported for duty on the same day, he as District Director in Iowa and I as his counterpart for the Eastern Missouri District Office in St. Louis. Never having set foot in Missouri, I drove into town on June 3rd, the 30th anniversary of my taking the oath of office as a Revenue Officer with the IRS in Northern Virginia. After 17 years with SBA in my home state of Maine, I have found my first month's experience in St. Louis exciting, energizing and rewarding. The people at the SBA office, in the lending and small business community, as well as on the streets of this wonderful city and state have proven to be the most friendly, helpful, caring, competent and dedicated to serving the small businesses and the community at large as I have met anywhere in my 30 plus years of public service.

In the short while I have been at the helm, I have had the opportunity to meet with officials of Allegiant Bank/National City Bank, Bank of America, Boone County National Bank, CIT, Missouri Bank and Trust, Southwest Bank and Union Planters Bank, as well as with the Enterprise CDC, RMI, St. Charles County Economic Development, representatives of the St. Louis City Economic Development and St. Louis County Economic Council, and the women's business community. I also have had meetings with our resource partners at SBDC and SCORE in St. Louis and Columbia. Meeting with the Grace Hill Women's Business Center and Commerce Bank are scheduled for mid-July along with other partners and lenders. Visits with our partners in Hannibal, Cape Girardeau, and Poplar Bluff are being planned for August and September.

I look forward to meeting with all of our friends in the economic development community of St. Louis and eastern Missouri. Please don't be shy! Call me directly at 314.539.2300 and we'll arrange to meet and discuss how we can all work together to continuously improve our service to our mutual customers and communities; help create businesses, expand and create jobs and wealth in our great state of Missouri.

Just Contract Us!

Everyone Is Talking About "Matches" Made in Wichita

On one side of the room: ten business owners, ready to pitch their goods and services for ten minutes each. On the other: nearly 20 buyers from government agencies and private businesses looking for women, minority and other small business suppliers. The two-hour slam-dunk event is a new procurement "matchmaking" workshop series created and offered by the Wichita SBA District Office. According to Iris Newton, PIO and MED, the workshops already have paid off. Even prior to the last two sessions, 15 businesses had already made presentations and of those, two received contracts, and a third was offered one. Word of mouth on the events has been so good the office has received numerous calls from companies located outside the district territory asking to participate. A matchmaker scheduled for July 21 is already participant and buyer-full.

The Kansas City District Office and Area Contracting will give presentations at a regional HUD-sponsored day-long "Walk through the Federal Solicitation Process" July 18 in Kansas City, Kansas. KCDO also supports a monthly GSA Networking Breakfast the second Tuesday of every month.

The **Nebraska** District Office has taken the lead on a Monthly Procurement Networking Breakfast in Omaha designed to do the same thing. *(see the calendar on the last page for dates!)*

Kansas Congressman Todd Tiahrt is sponsoring a Procurement Conference at McConnell AFB in Wichita, Kansas, on Sept. 16 (all day) and 17 (half day). Regional Administrator Sam Jones and procurement staff will attend.



New SBA Resources

If its “Rural,” Stamped by USDA, and Means Business Development...It Must Be Good for Region VII!

U.S. Agriculture Secretary Ann M. Veneman and SBA Administrator Hector V. Barreto jointly announced in June an Administration effort designed to stimulate rural business development and jobs by providing greater access to venture capital investment funds. The SBA, on behalf of USDA, will enable venture capital companies to offer access to capital to rural enterprises under a newly created business and jobs initiative called the ***Rural Business Investment Program (RBIP)***. “The RBIP program will help to create an environment in which small rural businesses can grow and create jobs,” Barreto said. “President Bush’s leadership on this important issue will make a real difference in the lives of small businesses in rural areas.” USDA and SBA will publish in the Federal Register guidelines for making application to the new program.

Se Habla “Entrepreneurship?”

The SBA has published four new brochures in Spanish to provide its **Spanish-speaking customers** with additional, easy to use information about basic entrepreneurship and SBA resources. *Information for the Small Business Owner, How to Start Your own Business: A Practical Guide, How to Finance a Small Business, and Assistance for Small Businesses at Women’s Business Centers* are the latest additions to the growing selection of educational, informational resources available in Spanish and are available from your nearest SBA district office.

WATCH FOR MORE: REGION VII ECONOMIC GROWTH TOURS

The Region VII SBA Office this year has coordinated resource partner presentations of SBA backed- loan and counseling services across the region. Small Business Development Centers, SCORE – Counselors to America’s Small Businesses, Certified Development Companies and local lenders have participated to provide a comprehensive introduction to federal help to grow businesses and communities.

It happened in Kansas in April – at Great Bend and Hutchinson - and in Iowa – at Sioux City and Fort Dodge – in Nebraska - at North Platte and Kearney– and will happen in Joplin, Missouri and Pittsburg, Kansas in mid-August.

Watch for an announcement in your local newspaper.

Region VII Administrator To Participate in Missouri Forums

The forums will introduce a new survey tool for entrepreneurship and small business development designed for community leaders, financial institutions, government representatives, elected officials, chambers of commerce, and community and economic development professionals. The tool and a guidebook were by the Missouri Rural Entrepreneurship Initiative with support from the Ewing Marion Kauffman Foundation and the National Rural Development Partnership.

The forums will take place from 1:30 p.m. to 3:30 p.m. as follows:

Kirkville – July 13 TeleCommunity Resource Center

Columbia – July 14 Cornell Hall

Cape Girardeau – , July 15 Robert A. Dempster Hall

Maryville – July 20 The Hanger

Warrensburg – July 21 Place TBD

Springfield – July 22 Small Business Development Center

Register to attend with Cindy Davis at 314.444.8761 or by email to communityaffairs@stls.frb.org

Area Residents Recover with SBA Disaster Assistance

Severe Storms, tornadoes and flooding have plagued our heartland states this spring, but SBA has helped residents recover. Five weeks after the May 25 Presidential disaster declaration, the SBA has issued 3,385 loan applications to homeowners, renters, and business owners and approved \$4.9 million in low-interest disaster loans in Iowa. Total federal aid to the state for this disaster now tops \$9 million. As of June 25th, Nebraskans had received \$5.6 million in low-interest SBA disaster loans and Missouri \$196,900.

Lenders Train Away

The Cedar Rapids Branch Office recently initiated an in-house approach to providing updates to lending partners. Each month, the office schedules a training session at the branch for experienced and newer-to-SBA lenders from a designated county in their territory. All commercial lenders in the county are invited to participate. Each month a different county is selected in which to market these training events. During the session regular 7(a) lending, Low Doc loans, Express, and 504 loans are covered. The office has received favorable responses from those trained and will continue this option as well as train on site at lender locations if requested. Offering training for lenders away from their offices provides loan officers the opportunity to get away from the phones and focus on and learn more about the benefits of SBA lending.

Iowa SBA to Participate July 15 in “Business Breakfast, & More”

The Des Moines, Iowa SBA District Office is slated to participate in the July 15th Central Iowa “Business Breakfast and More” Mini-Expo in Des Moines. The event will be held at the Holiday Inn Downtown, 1050 Sixth Street, in Des Moines. The U.S. Government is the largest purchaser of goods and services in the world. Uncle Sam’s purchases approximately \$200 billion worth of goods and services each year. More than 25 percent of that amount is to be awarded to small businesses. To succeed in the procurement arena, small businesses need access to the tools that can help them grow. One of the most important of these tools is information, which will be provided to all businesses having an interest in marketing, networking and meeting several different agencies and organizations in one business setting.

The SBA will be among the several state, local and federal agencies, as well as corporate concerns, on hand to provide assistance to small business looking to sell their products and services. In addition, **Des Moines District Director Joe Folsom** will present the 2004 SBA Minority Small Business Advocate of the Year Award to **Ted Williams**, CEO of the Williams Group, Inc. in Des Moines. Among his many efforts to support the minority business community, Williams serves as the facilitator and moderator for the “Business Breakfast & More” Group. The breakfast and meeting will run from 7:30 – 8:30 a.m. with the expo portion running from 8:30 a.m. to Noon. The cost \$25 and includes a buffet breakfast, speakers and a mini trade fair. Seating space is limited and reservations are required to guarantee seating.

CIRAS Iowa Procurement Outreach Center is hosting the event and it is sponsored by Channell Construction – Iowa & Nebraska, Principal Financial Group, the Corporation for Economic Development in Des Moines, and the Minority & Women Business Conference & Expo. For more information and/or to make a reservation, please call 800.458.4465 or e-mail Kathy Bryan at kbryan@ciras.iastate.edu.

Cedar Rapids’ Kirkwood Community College Site of Small Business Forum

SBA Region VII Administrator Sam Jones recently participated in a **Small Business Economic Development Forum** hosted by **Senator Charles Grassley** on the Kirkwood Community campus in Cedar Rapids, Iowa. The forum, held on July 1st, included a keynote address from **U.S. Secretary of Commerce Don Evans**. In his speech, he emphasized the importance of small businesses to the continued economic recovery the country has been experiencing. **Congressman Jim Leach** and Senator Grassley also gave short remarks to the over two hundred participants who were in attendance. Following the program, Administrator Jones led two small-group sessions outlining the resources provided by the SBA, especially in resolving any federal regulatory issues. Other small group sessions included topics such as contracting with the government, as well as export assistance and Iraq contracts. More information can be found in regards to business opportunities in Iraq by visiting www.export.gov/iraq.



Andy Merical, CEO, explains to Regional Administrator Jones the function of a new piece of equipment his company was able to purchase thanks to recent changes in federal tax laws.

Region VII Hosts Event in April to Accentuate Benefits of IRS 179 Tax Changes to Small Businesses

Andy Merical, CEO and **Becky Merical**, President of Hydro-Klean Inc., in Des Moines hosted SBA Region VII Administrator Sam Jones on April 13 to discuss how the recent changes in the federal tax laws, signed into law last year by **President George W. Bush**, have helped them hire new employees and purchase new equipment.

"By reducing the tax burden and increasing the expensing deduction small businesses can take, we were able to justify the purchase of new equipment to meet a demand for our services," said the Mericals. "These new tax provisions allow small businesses to expand their operations and hire new employees and will help to continue our economic recovery."

Hydro-Klean Inc., an industrial and environment service firm, has directly benefited from the new tax laws, which have reduced taxes on America's small businesses by an average of nearly \$3,000. In addition, the changes in the law have quadrupled the amount a business can deduct from its expensing of equipment purchases from \$25,000 to \$100,000. Hydro-Klean took advantage of the new laws to purchase two major pieces of special

equipment, three new trucks, and to construct an industrial waste-water treatment plant. This resulted in needed more employees, and Hydro-Klean now employees 45 people - up 32 percent from last year when the business had 34 employees.

After touring Hydro-Klean, Jones presented the Merical's with the **2004 District Director's Choice Award for Iowa**. This award recognizes outstanding businesses that have used SBA programs.

*"Hydro-Klean's story demonstrates how important it is that our tax laws encourage small businesses to grow," said Jones. "By highlighting Hydro-Klean's success, we can show more small businesses that the **President's Jobs and Growth Package** can help them expand and make capital investments - which grow our economy and create jobs."*

Regional Event Explains HSAs and AHPs May 27th in Sioux City

Small business owners, SBA Region VII Administrator Sam Jones, and Iowa Congressman Steve King gathered in Sioux City, Iowa on May 27th to discuss the rising cost of health care and explored how **Health Savings Accounts (HSAs)** and **Association Health Plans (AHPs)** can reduce the cost of health care insurance for them and their employees.

Small business owners frequently list rising health care costs as one of their most pressing concerns. Polling indicates that many small business owners want to provide more and better health insurance to their employees, but are unable to afford it.

HSAs, signed into law by **President Bush** as part of last year's Medicare reform bill, offer a new way for small business owners to provide health care. HSAs are portable, tax-free savings accounts that can be used for routine medical expenses. Anyone can set up an HSA. Contributions, interest, and withdrawals for routine medical expenses are tax free. HSA owners chooses how much to invest and which health care services to purchase with their money.

AHPs, which are not yet law, would allow small businesses to band together across state lines to purchase health coverage. This would give them the same buying and negotiating power that large corporations have.

More than a **dozen business owners** from the western Iowa area gathered at the **Siouxland Chamber of Commerce** to share their thoughts, ideas and concerns about the rising costs of providing health care to their employees and the impact that lack of affordable health care can have on the growth and success of their business.

"Making health care more affordable and available for small business owners and employees is a priority for President Bush and for the SBA," says Regional Administrator Sam Jones. "Health Savings Accounts are a powerful first step. But there is more we can do. For example, small business deserve to be able to band together to purchase health insurance, giving them the same buying power that large companies have."



Region VII Administrator Sam Jones and Iowa Congressman Steve King at the Health Care Roundtable in Sioux City

Iowans Attend Networked RegFair Hearing on June 24th

SBA National Ombudsman Michael L. Barrera, members of the **Regional Regulatory Fairness Board for Region VII** and representatives of federal regulatory agencies heard concerns, comments and complaints about federal regulatory enforcement and compliance from Iowa business owners at a Regulatory Fairness Hearing held in Iowa on June 24th. The hearing was conducted in real time via the Iowa Communications Network with over 40 attendees participating from Des Moines, Sioux City, Council Bluffs, Fort Dodge, Cedar Rapids and Bettendorf, Iowa. Barrera conducted the hearing from the State Library in Des Moines. He was joined there by **Region VII Fairness Board Chairman Paul Kinyon**, **Region VII Administrator Sam Jones**, **Region VII Advocate Wendell Bailey** and **Des Moines SBA District Director Joe Folsom**.

"The availability of the ICN provides our office, and the small business owners throughout Iowa and neighboring states, a remarkable opportunity to address the problems of excessive or unfair enforcement of federal regulations," Ombudsman Barrera said. "Small business owners want to play by the rules and comply with federal regulations," he said, "and we want to encourage federal regulators to assist business owners with compliance rather than go straight to the penalty stage."

This is the second year in a row the Ombudsman's Office has utilized the ICN to conduct a hearing in Iowa. For more information about the Office of National Ombudsman, visit www.sba.gov/ombudsman.

Congratulations to RMI
On Becoming the Nation's First Bi-state 504 Lender!



MOVING UP



Sherry Turner to Head Kansas Women's Business Center Lori Kravitz Takes the Helm of the Missouri Women's Business Center

Sherry Turner joined the **Kansas** Women's Business Center, sponsored by the Enterprise Center of Johnson County, as Executive Director in June. Turner replaces Sandy Licata Bartow, co-founder of the center, who has relocated to Jacksonville, Florida. Turner previously served as Director of Small Business & Entrepreneurship with the Greater Kansas City Chamber of Commerce. Visit the web site at www.KansasWBC.com.

Lori Kravitz, a long-time, high-powered counselor at the **Missouri** Women's Business Center has moved into its executive director position. To boot, MWBC is sporting a new look, a new name and a new direction. The new look and logo is courtesy of **Jan Tracy**, of Tracy Design, a MWBC client. The new direction is toward counseling and training of women's business start-ups, an area of volatility for people of any gender starting a business. Call 816.235.6146 or e-mail Lori at lkravets@missouriwbc.com.

In the Company of Region VII's Outstanding Small Business Community...

Regional Administrator Sam Jones will present the SBA Outstanding Lender Awards locally to Liberty Bank of Springfield Missouri on Aug. 4th at the Southern Missouri State University College of Business Administration, Glass Hall.

The bank and nine others from across the nation were named SBA Outstanding Lenders at the SBA EXPO in Orlando, Florida in May. The EXPO was attended by more than 3,400 small business owners from across the nation.



Regional Administrator Sam Jones and lender Barrett Decathlineau of Wells Fargo Bank present the Iowa Small Business Person of the Year Award to Wally Smebby, owner of Metalcraft, at a Good Morning North Iowa Community Ceremony in Mason City on June 10.

Missouri Joins Growing Number of States Giving Small Businesses a Voice in Government Regulation

Missouri's more than 130,000 small businesses will benefit from legislation signed into law by Missouri Governor Bob Holden (HB 978), that gives small businesses a say in the state's regulatory process. The new law creates the Small Business Regulatory Fairness Board to serve as a liaison between state agencies and small businesses. The law implements some elements of small business friendly regulatory legislation put forward as a model by the Office of Advocacy of the SBA. Similar to the federal Regulatory Flexibility Act (RFA), the model encourages entrepreneurial success by requiring state agencies to consider their impact on small business before they issue final regulations.

Just GO Golf and Support Small Business!

The **GO Connection** of Kansas City (SBA Microloan provider and Missouri WBC sponsor) will host its 4th Annual Golf Tournament on September 1. This charitable event raises funds to provide more counseling opportunities with micro-loan and SBC officers in Kansas City, **Missouri** and Topeka, **Kansas**, while providing a social/business networking opportunity for small business owners and others who support them. Visit www.goconnection.org or call 816.235.6146 for details.

**Don't Miss
MED WEEK
Washington, DC
September 6-10, 2004
Omni Shoreham Hotel
"Apprentice" Television Show
Runner-Up Kwame Jackson
Will Be Our Special Guest!
To Register, Visit the SBA.GOV Website**

Meet District and Regional SBA Staff At the Upcoming Events

NEBRASKA

July 7-8	Pre-Business Workshop SBA/SCORE - Omaha
July 9	Meeting of Discovery - Small Business Empowerment Breakfast - Omaha
July 13	Marketing on a Shoestring - PRSA Nebraska - Workshop and Luncheon - Omaha
July 15	Glenn Davis, District Director - Lincoln SCORE Chapter Small Business Awards - Lincoln
July 15	Winning Federal Contracts for Your Small Business - SBA/GC/NBDC - Omaha
July 26	2004 Prairie Café - Ponca State Park - Ponca
August 4-5	Pre-Business Workshop SBA/SCORE - Omaha, Nebraska
August 13	PR for Your Small Business - Small Business Empowerment Breakfast - Omaha
August 19	Winning Federal Contracts for Your Small Business - SBA/GC/NBDC - Omaha
August 25	Offutt AFB Industry Day - Peter Kiewit Conference Center - Omaha
September (TBA)	Greater Omaha Business Match - Omaha.
September 8-9	Pre-Business Workshop SBA/SCORE - Omaha
September 10	Small Business Empowerment Breakfast - Omaha
September 16	Winning Federal Contracts for Your Small Business - SBA/GC/NBDC - Omaha

IOWA

July 8	Lender Training- Jefferson County
July 8	Grimes Chamber of Commerce - Grimes
July 14	GSA Workshop - Des Moines
July 14	Ida Grove Chamber Day - Ida Grove
July 15	Central Iowa Business Breakfast - Business & More Mini Expo - Des Moines

KANSAS

July 8	Lender Training (Express) - Medicine Lodge
July 18	"Walk through the Federal Solicitation Process" - Kansas City, KS
July 21	Business Matchmaker Event (TBD) - Wichita District Office
July 29	Wichita Economic Development Consortium - Wichita

MISSOURI

St. Louis District Office Area

July 8	How to Start and Manage Your Own Business -	St. Louis, MO
July 15	Small Business Workshop	Rolla, MO

July 20	FastTrac New Venture	St. Louis Co.Extension
July 21	8(a) Orientation	St. Louis District Office
July 24	St. Genevieve Area Supermarket of Veterans Benefits	St. Genevieve, MO
July 28	Are You in the Zone (HUBZone)?	St. Louis District Office
Aug 8	How to Get an SBA Loan	St. Louis District Office
Aug 13-15	Greater St. Louis Hispanic Festival	St. Louis, MO
Aug 14	How to Start and Manage Your Own Business	St. Louis, MO
Aug 18	8(a) Orientation	St. Louis District Office
Aug 20-22	Missouri Black Expo	St. Louis, MO
Aug 24	FastTrac New Venture	St. Charles County Ext
Aug 25	Are You in the Zone (HUBZone)?	St. Louis District Office
Aug 30	Disability Discrimination	St. Louis District Office
Sept 9	How to Get an SBA Loan	St. Louis District Office
Sept 9	How to Start and Manage Your Own Business	St. Louis, MO
Sept 15	8(a) Orientation	St. Louis District Office
Sept 15	FastTrac New Venture	Chesterfield, MO
Sept 16-17	MO Indep. Bankers Assoc Annual Conv and Exh	Lake Ozark, MO
Sept 22	Are You in the Zone (HUBZone)?	St. Louis District Office

Kansas City District Office Area

Region VII Participation:

Aug 5-6	Midwest Latina Conference, Fairmont Hotel – Kansas City, MO
Sept. 21	POWER OF DIVERSITY Dinner, Greater KC Chamber, Kansas City, MO

St. Louis District Office Area

July 8	How to Start and Manage Your Own Business -	St. Louis, MO
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